DIVIDENDS

There never was a time when the reasons for diversifying your investments were so urgent. No one can foresee what values will be changed or lost as the world painfully recovers from the effects of the war. The money you are receiving money you are receiving todayfromstocksandbonds is best invested in a different kind of security—none more attractive than our 512% Guaranteed Mortages.

LAWYERS TITLE & TRUST CO.

160 Broadway, New York 188 Montague St., Brooklyn 44 Court St., Brooklyn

And Now-A School of Retailing

TWENTY-TWO years ago committee of the New te Society of Certified Accountants called on ored predecessor, Dr. MacCracken, and co-operation in estaba school to train men accounting profession. Finance is the outgrowth the Senate and Assembly. o this pioneer cooperation bebusiness men and the

beginning, with its little handful of students specializing in acwidened its scope until it is toof university grade in the country.

many preparing for account- ment is made. ancy, but a large proportion are and a variety of other business Graduate Schoo of Business Administration for the advanced training of college graduates.

I am reminded of this history by the addition to our family of accidents, while in New York they are rapidly increasing. still another school, now three years old, the School of Retailing. This ha come about through the cooperation of business men, representing the department stores and other redepartment stores and other retail establishments of this city.

Twenty-one of these great
stores in and near New York
have now made this direct connection with the University.

sity of Michigan and other derican colleges and univeres, are each morning pursutheir studies in retailing in c assrooms, and in the construction of the control of the con versity of Michigan and other versity of Michigan and other American colleges and universities, are each morning pursuing their studies in retailing in our cassrooms, and in the afternoon of the same day are receiving practical experience in the various operations of the stores themselves.

Testing Stations Urged.

The dovetailing of theory and in the decrease of the same day are received the stations of the stores themselves.

Testing Stations Urged.

"Senator Walker and Assemblyman (closed for the opponents of the amendment has the destroying our method of dealing with this evil.

"Overloading of trucks and then opinion and the opinion of the state also destroying our lattimore, where and Assemblyman (closed for the opponents of the amend closed for the opponent of the amend closed for the opponent closed for the opponent of the amend closed for the opp

The dovetailing of theory and practice is finely exemp lifect one readous to end practice is finely exemp lifect enus of many accidents. The direct cause of many accidents the direct cause of many accidents. The students' experienced "Coordinator" links together the students' experience in the store and the teaching of the store and the teaching of the classroom.

Through this unique training the stores will be able to recruit men and women of outstanding, character and ability to aid in the efficient performance of the essential processes of the city of New York City of the words.

**See York Ilrael Illineration, one can predict the fine ure history of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools, but we may feel confident that it will become another of the in-listory of this new tools have been suggested.

SANNAIR, Ga., Jan. 26.—26. We must probe at the mational condition. The New York is the mational condition. The New York is the mational condition. The New York is the mation of the conomic waste caused by deaths, personal industry. The ment of the first hard the ment of the first hard the ment of the condition. The problems have the ment o

Eleverth Brown

Chancellor,

New York University

, 28 in a series of informal talks blished in tasse columns every puday. Wednesday and Friday in a interest of the New York Univer-y Endowment Fund, 512 Fifth Ave-e, New York City.



advertisements to Worth 10,000.

MOTOR DEPARTMENT FOR STATE IS URGED

Proposed to Regulate Traffic and Curb Reckless Driving.

LEGISLATIVE REPORT

Joint Committee Says Law Is Not Enforced Throughout State.

License Restrictions and Testing Stations Are Recommended to Legislature.

ntch to The New York Herald New York Herald Bureau.) Albany, Jan. 24.)

Creation of a new department to recidess driving which resulted last year in 1981 deaths in this State is Our present proposed by the joint legislative comof Commerce, Accounts mittee in a report submitted to-day to

No one then foresaw the tremen- mittee found. Restricting licenses, dous development the School strictly enforcing speed laws through

day the largest professional school and the motor vehicle law is almost Its 6000 students include still in most localities no effort at enforce-

now specializing in advertising, a motor vehicle commissioner with management, finance, journalism ample powers and a sufficent force of From it has sprung a laws. State police might well be used man life and property. The toil is too collected, or which \$741,300 was applied to great, with 1,981 killed and 40,000 injured, to neglect longer this important matter. Other States are reducing motor vehicle accidents, while in New York they are repidly increasing.

deaf, dealing out death to those who use our roads.

During the present year thirty-seven college graduates, representing the University of Wisconsin, Colgate, Smith, the University of Wisconsin Colgate, Smith, the University of Wiscon

gence?

"Three methods have been suggested, all of which have warm advocates and none of which seem fully adequate to meet the situation alone. Compulsory bonding by every motor vehicle owner as security to others; compulsory in-surance against Hability to others, compulsory compensation insurance to cover all cases of injury to persons or prop-

erty.
"Your committee is still considering the last three propositions in the hope of finding some proper solution that can be incorporated into law."

ALDERMEN PLAN CHECK FOR MOTOR ACCIDENTS SMITH'S PORTRAIT

Special Committee Is Soon to Revise Traffic Law.

Murray Huibert. President of the Board of Aldermen, instructed the committee on rules at yesterday's meeting of the board to tame a special committee on traffic which will comply with the letter written last week by Mayor Hylan to Mr. Huibert demanding that the board take immediate action to check automobile accidents in the city.

The letter, which recited some recent accidents, elicited immediate interest and steps were taken to appoint the special

will the letter written last week by Mayor Hylan to Mr. Hulbert demanding that the board take immediate action to check automobile accelents in the city.

The letter, which recited some recent accidents, elicited immediate interest and steps were taken to appoint the special committee.

Alderman John Wirth asked that Alderman John Wirth asked that Alderman Peter J. McGuinness's ordinance now in the bands of the committee on public thoroughfares be acted upon, but it was held up for the special committee. This ordinance would require that all motor driven vehicles, except that all motor driven vehicles.

The special committee is expected to draft a comprehensive revision of the presentation was more than usual pleasure on behalf of the State to accept this portrait, which has now been hung in this bistoric chamber, of my distinguished predecessor."

SUPERPHONE DEVICE GIVES SECRECY ON PUBLIC WIRE

War Department Demonstration Shows Several Conversations May Take Place Over One Line Simultaneously Without Interference.

Washinoton, Jan. 24 (Associated Press).—The "superphone," an apparently simple attachment for telephones, which is said to assure absolute secrecy of communication and security from interruptions and make possible multiplex telephony, was demonstrated to-day in the office of the chief signal officer of the army.

It was shown that one telephone line.

Is based on "wired wireless," or "line radio," invented about ten years ago by Major-Gen. George O. Squier, chief signal officer of the army and consists of a small portable set of instruments which may be installed in any office or residence in a few minutes and control of the army.

The major of the army and consists of a small portable set of instruments which may be installed in any office or residence in a few minutes and control of the army.

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secrecy of communication and security from interruptions and make possible multiplex telephony, was demonstrated to-day in the office of the chief signal officer of the army.

It was shown that one telephone line to which "superphones" were attached could be used for several conversations simultaneously and that no pair of speakers could hear or interrupt another pair.

The "superphone," it was explained,

indicated, was obviously of great of for military purposes in case of because of its assurance of secret munication. It would be of hardly value, they said, to business men, bers and others to whom it was desired and others to whom it was desired and the said of the sai commissioner is needed, as been developed under the direction of R. D. Duncan, Jr., chief engineer of the Signal Corps research laboratory of the Bureau of Standards, assisted by S. Isler, assistant radio engineer. It

HARDING CAMPAIGN **DEBT IS \$708,161**

Has Collected \$1,400,000 in 15 Months.

would have. From that small the State and the bonding of motor day, however, when Mr. Upham meets countarcy, it has grown and against liability are some of the measwill report funds raised since their last

SENATOR WALKER HAS

Dr. Hyman Says He Is in Er-

ror on Hospital. ALEANT, Jan. 24.—Senator J. J. Wal-ker and Assemblyman Charles D. Dono-hue of New York, the Democratic mi-nority leaders in the Legislature, were not allowed to enter the Manhattan Stato Hospital, Ward's Island, New York, last Sunday, Senator Walker told the Senate to-day. "Dr. Hyman, superintendent of the hospital, told us he did not dare to let

us in without the permission of the hos-pital commission," Mr. Walker de-

New York Heraid Bureau.

Albany, Jan. 24.

The judiciary committee to-day took up the Dickstein bills, tightening up the New York city rent laws. Stewart Browne, for the United Real Estate Owners, opposed them, saying they should be referred to the Lockwood committee for consideration.

The cities committee reported out several of the bills authorizing the New York city Police Commissioners to pension the widows of New York policemen recently killed by negro desperadoes.

All motor vehicle buses, in New York city would have to take out indemnity bonds for \$10,000 under a bill introduced by Assemblyman Kaufman.

Assemblyman Chaney, chairman of the benks committee, put in a bill providing that foreign banking corporations in order to obtain a licrose from the Superintendent of Banks must have assets of \$2,000,000 in excess of liahilities instead of \$250,000.

Assemblyman Hausmer introduced the first of the Lord's Day Alliance blue law bills. It forbids motion picture shows on Sundays if fees are charged. Violation is made a misdemeanor.

HUNG IN CAPITOL

Gov. Miller Formally Accepts Predecessor's Picture.

Special Dispatch to Your New York Himati-New York Herald Bureau. | Albany, Jan. 21. | A portrait of Alfred E. Smith, former

FORD'S PROPOSAL

G. O. P. National Committee Makes Muscle Shoals 'a Splendid Asset,' Declares Mc-Kellar (Tenn.)

END SUFFRAGE CASES IN SUPREME COURT

COMPLAINT ANSWERED Counsel Close Oral Argument on Constitutionality.

> WASHINGTON. Jan. 24 .- Oral arguent in two cases brought to test the Estimate

Vehemence of Consumer Draws Rebuke.

William A. Prendergest, chairman o the Public Service Commission, ad-journed without date yesterday the hearing on the application of the Newtown Gos Company for an increase in rates. His action caused such a protest from representatives of the consumers that at

length the chairman asked James P. Emerich, who said he represented 17,000 consumers, to restrain his language.

The hearing chambber was crowded with consumers, many of them women, when Edward J. Crummie, attorney for when Edward J. Crummie, attorney for the company, asked adjournment on the ground that the company's witnesses were engaged daily before the special master in the Flatbush Gas Company case, and he could not say when they would be free. Judson Hyatt, Assistant Corporation Counsel, protested, but was overruied.

Jabez E. Dunningham, representing the Community Councils of the terri-tory served by the Newtown Gas Com-pany, also protested rgainst the delay and pointed out that the consumers had given to the company \$500,000 in excess of the returns under the statutory rates, which excess had been impounded.

CHILDREN IN BUS UPSET. Pupils of Adelphi Academy Are

Not Seriously Hurt. School children on the way to Adelphi Academy, Brooklyn, yesterday in a pri-vate omnibus belonging to the academy were shaken up and frightened when a trolley car at St. James place and Fuitrolley car at St. James place and Fui-ton street struck the bus, ripping off two wheels and upsetting it. With the children were a teacher, Mrs. Jennings, and David Lynott, the chauffeur. Sev-eral of the children were troated for minor scratches. The pupils marched to the school at Lafayette avenue and St. James place, a short distance away.

CITY'S TRANSIT LOSS | CHARTER REVISERS **RUNS INTO MILLIONS**

Interborough and B. R. T. 175,000 People or More First Damages Pile Up Fast Under Hylan Regime Delay.

SETTLEMENT DATE SOON AMENDMENT AGREED ON

Board of Estimate in Holding Up Contracts Creates Bad Complications.

The Board of Estimate, in holding up arbitrarily contracts essential to the fulfillment of the old dual subway agreements, it was declared yesterday by competent legal authority, is piling up against the city millions of dollars inliabilities which will have to be met iniliabilities which will have to be met and settled later as a municipal charge. Every day's delay in the completion of such important contracts as those wit in the Interborough for the Fortysecond street-Queens extension and with the B. R. T. for the Fourteenth street, Brooklyn, Eastern District line is not only delaying relief from growing traffic congestion; it also is adding enormously month by month to the offset in the form of damages due to lost revenues which the operating companies will get up as a counter claim against

gineer to the board, the question whether he recent court decisions made it bligatory upon the beard to honor the ommission's contract requisitions when

"We will give the board our own opinion taht they did not," said George McAneny, chairman of the Transit Commission, yesterday, "and will make no charge for the advice. That responsibility is squarely up to the Board of

constitutionality of the Nineteenth woman suffrage Amendment was ended to-day in the Supreme Court.

Certain individual women suffrage leaders, who were permitted to intervene, contended through their counset, George N. Brady, that the amending power had been validly exercised and that the court could not entertain the cases when brought by individuals who had no direct personal interest at issue.

William L. Marbury of aBitimore, who closed for the opponents of the amendment had the effect of destroying in the Senate the equal representation of the States perpetually guaranteed by the constitution. He described the amendment as "an attempt to put shackles on our great democracy." Mr. McAneny added that the Transit

HARVARD ENTRANTS ARE FIT.

MRS. HARDING PRAISES

GIRL SCOUT INFLUENCE

CAMBRIDGE, Mass., Jan. 24.—Young men entering Harvard this year were remarkably free from serious physical

CLASSIFY CITIES

Class, 50,000 to 175,000 Second. All Others Third.

Three Drafts of Plan for Legislative Body Ordered After a Split.

The Charter Revision Commission, in session yesterday, approved by a close margin the draft of a constitutional amendment to be submitted to the Legislature revising the classification of cities and defining the reviewing powers of Mayors over legislation affecting them.

Because of a split over the kind of a legislative body that should be set up for New York city under a revised charter, former Judge Edward J. Mc-Goldrick, counsel of the commission, wa-instructed to draft three plans to be sub-

street. Brooklyn, Eastern District line is not only delaying relief from growing traffic congestion; it also is adding enormously month by month to the offset in the form of damages due to lost revenues which the operating companies will set up as a counter claim against the city in at last part liquidation of the nihe or ten millions of dollars which the railway companies now owe the city in unpaid and overdue taxes, street paying charges and other obligations.

The transit law of 1921 provides that before the Transit Commission can concummate any plan for the unification

year in 1,931 deaths in this State is proposed by the joint legislative common mittee in a report submitted to-day to the Search and Assembly.

More than 30,000 were injured by automobiles in the State and the percentage of accidents up-State was larger than in New York: city, the common mittee found. Hearticiting licenses, listedly-enforcing speed laws through the State and the bonding of motor vehicle commission of the most vehicle as a lamest universal troughout the State. Condition in cities are better than elsewhere, in most localities no effort at enforcement of is made very common and the commissioner with ample powers and a sufficient force of impeters and a law providing for a motor vehicle commissioner with a providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor vehicle commissioner with a law providing for a motor

At a previous meeting the commission had decided that the city ought to have a legislative body fully clothed with power to enact all legislation needed by the city. These three forms were dispower to edity. These three forms were dis-cussed yesterday:

A single body with power to adopt all legislation.

A two house body, one being the Board of Estimate as at present con-stituted and the other the Board of Alderman with greatly augmented

URGED TO OPEN HOMES

FOR AMERICANIZATION Families Asked to Help in Teaching Foreigners.

Families are urged to open their homes for the Americanization classes being held under auspices of the Council on immigrant Education, the progress of which was explained by Dr. Flamme of the Federation of America at 8 West Forty-sixth street.

Dr. Flamme said that these classes were being held new in all sorts of places, including barber shops and pool rooms.

"There are four ways you can help us." he said, "register to open your

offered by prosperous organizations for the shafts of the unsuccessful. To anybody familiar with the A B C of finance, it is perfectly clear why the Federal Reserve Banks have prospered through our recent distress. Now, this is no time to ridicule the efforts of the agricultural community, or any other special class of citizens to force recognition through repre-sentation upon the Federal Reserve Board, but we cannot refrain from comparing their demand for the distribution of Federal Reserve surpluses to an attack

by a bunch of political burglars.

Why not appoint a "dirt" farmer to the Board for the distribution of the surpluses to the greedy politicians? He will undergo no criminal risk, and his sensibilities will be quickened by the opportunities presented or which he could create. But mark, if such a wedge be driven into the Board in favor of a particular form of industry, there will be no limit to the extent of such class representation. If a "dirt" farmer. why not a fishmonger, an ice man-and particularly a politician, who is honest agreeably to his standards. Thereafter, our railroad and industrial corporations might consider the desirability of representation upon their Boards of Directors of the "short" interest in

their securities. Why not? There are, however, limitations to the patience of the practical business man, who is called upon to observe assault upon an organization that should be as free from politics as the Supreme Court of the United States, and in the name of its shareholders, depositors, and business friends, the Harriman National Bank protesta.

BANKING HOURS FROM 8 O'CLOCK A. M. TO 8 O'CLOCK P. M. SAFE DEPOSIT VAULTS OPEN FROM 8 A. M. TO MIDNIGHT.



Mc Cutcheon's January Sale

Household Linens

at Reductions of 10% to 25%

Note carefully the following January Sale values:

Pure Linen Table Cloths

Good quality Cloths at unusually low prices. 2 x 2 yd. 6.75 9.75 Each 2 x 21/2 yd.

10.75 12.00 Each Pure Linen Table Napkins

22 x 22 in.

8.50 Doz. 6.75 24 x 24 in.

\$9.75

In 4 patterns.

10.75 14.00 Each Mosaic Tea Napkins

stitched with hand mosaic work in corners. \$7.50 Doz.

Of an excellent quality Linen hand hem-

Of Sardinian Filet Lace

Scarfs, Covers, Runners, etc., in Ecru Sardinian Filet work. Quaint and unusual patterns-conventional peacocks, etc.

Pure Linen Sheets \$15.00 17.50 - 20.00 - 22.50 Pair

At Specially Reduced Prices

Pure Linen Pillow Cases - 4.00 - 5.25 - 6.75 Pair \$3.75

- 8.00 - 11.00 - 15.00 Doz. Cotton Sheets, Bath Towels, Bath Mats and Kitchen, Pantry and Glass

Pure Linen Bedroom Towels

Towels at Special January Prices James McCutcheon & Co.

Fifth Avenue, 34th and 33d Streets

and the city. **Dreams**

A loud report—the treacherous bullet of a jealous follower, and La Salle, first European to descend the Mississippi to its mouth, lay dead.

He had raised the standards of France, he had named the region Louisiana, he had made it inevitable that New Orleans should be French.

As you wander among fascinating gardens or peep into picturesque patios; as you stop awestruck before the Cathedral St. Louis-as you enjoy all the delights of the old French Quarter in modern New Orleans, you will give thanks because the countless beauties of the Sunset Route include the charm of this "Gateway to the Golden West."



Sunset Route ^{to} California

Every mile a scene worth while SUNSET LIMITED New Orleans San Antonio Los Angeles San Diego

Operated over a mild, sunny route all the way, free from ice and snow. Observation Car, Through Dining Car and other comforts of modern travel. Daily Through Tourist Sleeping Car Service between Washington, D.C. and San Francisco. Through Sleeping Car three days a week in each direction between New Orleans and Calivia Globe, Arizona, affording convenient service for the side trip to ROOSE VELT DAM or the 120-mile detour by automobile over the entire length of the APACHE TRAIL between Globe and Phoenix.

Connecting at Yuma with the San Diego and Arizona Ry. for San Diego For Information and Literature address

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